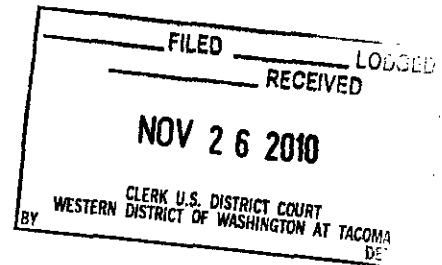




10-CV-05871-CMP



UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF WASHINGTON

Rick R. Bowler,
in propria persona, pro se
Marilee J. Thompson,
in propria persona, pro se

Plaintiff's

CV 10-5871 RBL
Case No.

SUIT FOR DAMAGES TO
BUSINESS AND PROPERTY THROUGH
A PATTERN OF RACKETEERING
ACTIVITY; MAIL FRAUD; PERJURY,

ING DIRECT,
805 Delaware Ave.,
Wilmington, DE 19801
a Racketeer Influenced and Corrupt
Organization under Title 18 U.S.C.
§ 1961; § 1962(c)(d);

ING BANK FSB
1 South Orange St.,
Wilmington DE 19801
a Racketeer Influenced and Corrupt
Organization under Title 18 U.S.C. §
1961; § 1962(c)(d);

LATESSA BROWN, an individual, and an

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Rick R. Bowler, *in propria persona, pro se*
Marilee J. Thompson, *in propria persona, pro se*
1111 SE 201st Avenue
Camas, Washington 98607
360-901-5520

T-8/12
W is

Officer and/or employee of ING BANK FSB

CAL-WESTERN RECONVEYANCE
CORP. OF WASHINGTON
Successor Trustee for ING BANK FSB
525 E. Main Street,
ElCajon CA 92019
a Racketeer Influenced and Corrupt
Organization under Title 18 U.S.C. §
1961; § 1962(c)(d);

UNISEARCH, INC
Registered Agents for: CAL-WESTERN
RECONVEYANCE CORP. OF
WASHINGTON Successor Trustee for
ING BANK FSB
1780 Barnes Blvd SW
Tumwater, WA 98512-0410
525 E. Main Street,
El Cajon CA 92019
a Racketeer Influenced and Corrupt Organization
under Title 18 U.S.C. § 1961; § 1962(c)(d);

JOHN DOES 1-35

Defendants

1.

We, Rick R. Bowler, and Marilee J. Thompson appearing in propria persona, pro se, herewith file the following claims in the above captioned Cause of Action.

2.

Plaintiff's claims herein arise under the Racketeer Influenced and Corrupt Organizations Act of 1970, Title 18 U.S.C. § 1961 - 1968 (RICO), and specifically for multiple violations of 18 U.S.C. § 1962(c)(d) under the authority of 18 U.S.C. § 1964(c).

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3.

JURISDICTION

This Court has jurisdiction, federal question under Title 28 U.S.C. § 1331, and diversity of citizenship under Title 28 U.S.C. § 1332, and jurisdiction to hear and decide matters under the Racketeer Influenced and Corrupt Organizations Act of 1970, Title 18 U.S.C. § 1961 – 1968, where I cite as authority:

TAFFLIN v. LEVITT, 493 U.S. 455 (1990)

“To resolve a conflict among the federal appellate courts and state supreme courts, we granted certiorari limited to the question whether state courts have concurrent jurisdiction over civil RICO claims. 490 U.S. 1089 (1989). We hold that they do and accordingly affirm the judgment of the Court of Appeals.”

4.

PLEADING FORM vs SUBSTANCE

As the Court unanimously held in Haines v. Kerner, 404 U.S. 519 (1972), a pro se complaint, “however inartfully pleaded,” must be held to “less stringent standards than formal pleadings drafted by lawyers” and can only be dismissed for failure to state a claim if it appears “beyond doubt that the plaintiff can prove no set of facts in support of his claim which would entitle him to relief.” Id., at 520-521, quoting Conley v. Gibson, 355 U.S. 41, 45-46 (1957).

“[A] pro se petitioner’s pleadings should be liberally construed to do substantial justice.” United States v. Garth, 188 F.3d 99, 108 (3d Cir.

1999).

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5.

RICO STATUTES TO BE LIBERALLY CONSTRUED

Section 904 of title IX of Pub. L. 91-452 provided that:

“(a) The provisions of this title [enacting this chapter and amending sections 1505, 2516, and 2517 of this title] shall be liberally construed to effectuate its remedial purposes.”

6.

BACKGROUND

The Plaintiffs herein in particular, and the people of the United States in general, have discovered that they have been the victims of predatory lending practices that use endemic fraud between lenders and mortgage brokers that lenders, such as Defendant herein ING BANK FSB, use to seek out borrowers for the purpose of packaging and selling loans to domestic and foreign investors for huge profits. Part of the practice is that all time tested loan underwriting practices are thrown out the window. Having bundled thousands of loans into mortgage backed securities transactions, commonly known as derivatives, performing and non-performing loans get placed into the same bundle. At first, when a small percentage of those loans defaulted, the lenders would simply replace them with performing loans. The original Promissory Notes would be assigned and reassigned every time they were sold and resold.

7.

The original lender (ING BANK FSB) would stay on as "loan servicer" and collect payments for the new owners of the loan. Continuing to make payments to ING Bank FSB gave the false impression that ING Bank FSB was still the owner and holder of the original Promissory Note, but, having been paid off, that was not the case.

8.

Over time, the scheme began to fall apart simply because the lenders had an insatiable appetite for loans they could package and sell. Simple mathematics will show that in any given time there is a finite number of qualified borrowers, but the market for selling mortgage backed securities was seemingly infinite. Lenders were running out of qualified borrowers so they would fabricate information on a prospective borrower's income or assets or ignore facts that would otherwise render a borrower too much of a risk.

9.

Risk was not a consideration to lenders in that market. They could package junk, put a ribbon on it and sell it. They had their money back and a nice profit so risky loans were not a risk for them, only to those they sold them to in the derivatives market.

10.

Plaintiff's herein owned a multimillion dollar home, with a substantial equity surplus, and a very successful real estate development business. Once a suit for \$125 million was filed against us, we needed cash to pay lawyers and to run our business.

11.

Plaintiff's herein were referred to Lighthouse Financial of Vancouver Washington, not named as a Defendant at this time, who arraigned and placed loans with ING Bank FSB, and others. Unbeknownst to us, at the time, Lighthouse Financial would produce false and forged loan documents leaving out derogatory facts and were fabricating false income and asset information for people who in reality did not qualify for a loan. In our own case, Lighthouse Financial had originally inserted incorrect information on our own loan application showing we had assets, like a huge mutual fund, that we did not have. We assumed it was a simple mistake confusing us with another of their applicants and corrected that information. Plaintiff's had no idea that was their common practice. The officers and agents of Lighthouse Financial would later be indicted by the United States for those types of activities.

12.

On the loan application Plaintiff's herein supplied to Lighthouse, we disclosed we were involved in a lawsuit Clark County Cause No. 06-2-04312-3. Plaintiff's herein have copies of that application containing that disclosure that was supplied to ING Bank FSB by Lighthouse Financial.

13.

Even though the lawsuit was without merit, having a \$125 million lawsuit against you will have a disastrous effect on one's ability to do business. Over the four and one half years the suit has been active, what began as a \$125 million class action suit,

including \$100 million in punitive damages and \$25 million in general damages, has evolved into a \$25 million suit after the class action was tossed out and the \$100 million claim for punitive damages was dropped because punitive damages are not available in Washington state, the plaintiff's in that bogus suit recently reduced their claim to \$140,000.00. Most recently, the Plaintiff's in that case proposed to dismiss their case, with prejudice, if we would agree to not sue them. In light of the fact that the people who filed that suit had at first tried to extort from us, and having failed in that attempt, decided to file a huge and bogus lawsuit against us that the sheer weight of it, and the mere passage of time, would financially destroy Plaintiffs herein, we refused to sign such a preposterous settlement agreement.

14.

At all times material hereto, ING Bank FSB was well aware of, or should have been well aware of, our plight in light of the lawsuit. Being in the business of assessing risk in the approval of loans, ING BANK FSB was in a much better position than Plaintiffs herein to make an objective and unbiased assessment of our future ability to repay the loan with such a huge lawsuit hanging over us. But ING BANK FSB as a matter of policy intended to sell the loan for profit, so our situation didn't matter, and are now attempting to conceal their crimes against us by instituting a foreclosure on our property when they have no standing to do so. This is a scheme to recover \$1.4+ million dollars so they might repay the investors they defrauded through the mechanism of a "short sale" once they're presumably back in title through foreclosure.

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Rick R. Bowler, *in propria persona, pro se*
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15.

On information and belief, a short sale is a method where the Bank sells the foreclosed on property for a fraction of the total mortgage they sold to investors. The short sale provides a portion of the money they owe the investor. The United States makes up the difference between the short sale and the mortgage balance.

16.

On information and belief, the problem for ING BANK FSB, and the other named defendants herein, is ING Bank has no standing to foreclose and they are perpetrating a fraud on Plaintiff's herein.

17.

BRIEF STATEMENT OF THE CASE

We, Plaintiffs herein, Rick R. Bowler, and Marilee J. Thompson, charge herein, and will prove at trial, that all Defendants named herein knew from the commencement of their foreclosure action against Plaintiff's is false, fraudulent, and wholly without merit; that Defendants have no standing to foreclose; that ING BANK FSB has been fully repaid by their deceiving investors through the sale of the subject mortgage in packaged mortgage backed securities which ING BANK FSB fraudulently concealed and failed to disclose facts known to them that if disclosed would render the mortgages and notes unsaleable; the foreclosure was fraudulently commenced for unlawful purposes; Plaintiffs will prove at trial that all Defendants named herein committed acts of mail fraud and perjury in furtherance of their scheme to injure Plaintiff's in their business and property; to defraud Plaintiff's herein and unlawfully enrich themselves at Plaintiff's expense.

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18.
WAYS AND MEANS

On or about February 5, 2008, ING FSB loaned Plaintiff's \$1,410,000.00 based upon a Plaintiff's loan application which disclosed Plaintiff's were being sued for \$125,000,000.00. In hindsight, it is apparent that Defendant ING was not worried about the effect that law suit would have on Plaintiff's ability to repay the loan because ING intended to package that loan with thousands of others in a mortgage backed securities scheme and sell the loan to unsuspecting foreign or domestic investors, in interstate and foreign commerce resulting in ING fraudulently receiving and accepting payment in full on the original note. At no time material hereto were Plaintiff's informed that ING Bank FSB had made a fraudulent sale of that note and had accepted payment in full.

19.

Defendant ING remained involved in the scheme by remaining the "servicer" of the loan so they could hide this fact from Plaintiff's herein and "cook the books" to deceive investors.

20.

Once it was decided by the "loan servicer," Defendant ING BANK FSB, to foreclose on Plaintiff's property, Defendant ING needed a straw entity to act as trustee to carry into effect their scheme to wrongfully foreclose on Plaintiff's residence. Defendant ING conspired with Cal-Western Reconveyance Corporation of Washington (hereinafter Cal-Western) to fraudulently act as trustee knowing they were not lawfully qualified to

do so. Under RCW 61.24.010(4), Trustee, qualifications — Cal-Western, is required to have one of their officers be a resident of the State of Washington. The ostensible Trustee, Cal-Western, fails the qualification test of the statute. Cal-Western (UBI Number 601592728) is situated in El Cajon California with no officer being a resident of the state of Washington.

21.

Under the state statute, the ostensible “Beneficiary” (owner and holder of the note) is required to provide “proof,” under penalty of perjury, to the “qualified” Trustee, that the Beneficiary is indeed the owner/holder of the “original” Promissory Note. Whatever “proof” ING Bank FSB provided was knowingly false and fraudulent intended to defraud and injure Plaintiff’s herein.

22.

The ostensible “Beneficiary,” ING BANK FSB, provided a DECLARATION OF BENEFICIARY PURSUANT TO RCW 61.24.030 to Cal-Western, a company designated as successor trustee, and listed a foreign law firm (and collection agency), unlicensed in Washington State, and named by ING BANK FSB, as “Current Servicer,” WELTMAN, WEINBERG & REIS CO., L.P.A. who commenced the foreclosure action. Neither Cal-Western nor Weltman, Weinberg & Reis Co., L.P.A. (hereinafter Weltman) have an officer of the corporation who is a resident of Washington State nor is Weltman registered to do business in this state. This is in direct violation of the statute, RCW 61.24.010(4).

23.

Further, the DECLARATION purportedly signed by a certain LaTessa Brown, ostensibly a Foreclosure Associate employed by ING BANK FSB, is not notarized calling into question the authority and validity of the signature. A cursory investigation shows that a person purporting to be LaTessa Brown is a signor and contact person on many, perhaps thousands, published legal notices in several states advertising foreclosures ostensibly by ING BANK, FSB. The public has recently been informed of the "signature mills" being run by Bank of America and Wells Fargo, to name two, which has brought the validity of hundreds of thousands of foreclosures into question. It certainly seems that something untoward is also afoot by ING and their collaborators.

24.

The fact that the Trustee, Cal-Western, has no corporate officer residing in the state of Washington; the fact that the DECLARATION of LaTessa Brown is not a sworn and notarized document, fails the requirements of RCW 61.24.030 and RCW 61.24.010(4), Requisites to trustee's sale, 7(a) and 7(b), "(7)(a), which state, inter alia, "That, for residential real property, before the notice of trustee's sale is recorded, transmitted, or served, the trustee shall have proof that the beneficiary is the owner of any promissory note or other obligation secured by the deed of trust. A declaration by the beneficiary made under the penalty of perjury stating that the beneficiary is the actual holder of the promissory note or other obligation secured by the deed of trust shall be sufficient proof as required under this subsection.

(b) Unless the trustee has violated his or her duty under RCW 61.24.010(4), the trustee is entitled to rely on the beneficiary's declaration as evidence of proof required under this subsection."

These violations of the statute(s) render the subject foreclosure action VOID as a matter of law.

25.

Further, we have demanded that the ostensible "owner and holder" of the alleged Promissory Note, ING BANK FSB, provide me with a certified "Blue Ink" copy of the note proving they do indeed own and hold the original note. ING BANK FSB has refused to act upon my reasonable request, due to the fact they are not the owners and holder of the note. With the wanton failure to comply with the law, by every person and entity who has been involved in this so-called "foreclosure," Plaintiff's can only conclude that ING BANK FSB sold the original note, packaged together with thousands of others, as Mortgage Backed Securities, commonly known as derivatives, to some consortium of investors who have in turn fraudulently sold it to others with the original documentation being destroyed in the process.

26.

Defendant ING has been paid in full; is not the holder of the note as the note has been paid by the defrauded investor(s); ING has defrauded Plaintiff's herein and the investor(s) they sold the packaged mortgaged backed securities.

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27.

With the intentional failure to comply with the law, by every Defendant who has been involved in this so-called "foreclosure," we can only conclude that ING BANK FSB sold the original note, packaged together with thousands of others, as Mortgage Backed Securities, commonly known as derivatives, to some consortium of investors ING failed to make full disclosure who have in turn sold it to others with the original documentation being intentionally destroyed in the process. Therefore, ING BANK FSB has been paid in full and is not and cannot be the "owner and holder" of the original note which makes this entire exercise a fraudulent scheme to defraud.

28.

Therefore, ING BANK FSB has been paid in full and is not and cannot be the "owner and holder" of the original note which makes this entire exercise a fraudulent scheme to defraud.

29.

"ING's anticipated claim that it relied on statements made by Lighthouse Financial will not be factual, reasonable, or justified because, among other things, Plaintiff's submitted the application to ING, through Lighthouse Financial pursuant to Lighthouse Financials obligations under the Broker Agreement to disclose where, in this case, the information Plaintiff's provided Lighthouse Financial was more than sufficient to garner a report to ING Bank FSB that : "[t]here are circumstances or conditions with respect to the Loan, the property securing such Loan, the Borrower or the mortgagor or his or her credit standing, as described in writing in their loan application, that might

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adversely affect the value or marketability of the Loan or that could reasonably be expected to cause investors in the secondary mortgage market or private mortgage insurers, to regard the Loan as unacceptable for prudent investment or to cause the Loan to become delinquent." i.e. Plaintiff's disclosed in writing in the loan application that they were being maliciously sued by a lawyer and his wife, and others as a group, for claimed damages of \$125,000,000.00 (\$125 million) which exceeded Plaintiff's net worth by tens of millions of dollars. ING Bank FSB, infinitely more so than Plaintiff's, knew that the mere existence of such a suit dragging on could destroy or adversely affect Plaintiff's business therefore affect Plaintiff's ability to repay the loan, but did not concern itself with that knowledge because they intended to package the loan, with thousands of others, and fraudulently sell it to some investor for a profit without disclosing the existence of that law suit. (See Exhibit One)

30.

WHAT BEGINS IN FRAUD, CONTINUES IN FRAUD;

"No man may benefit from his own wronge doing" (Lord Edward Coke, cr 1628)

FIRST CAUSE OF ACTION; COUNT 1; Mail Fraud

FIRST CAUSE OF ACTION AGAINST UNISEARCH INC.; NATIONAL

REGISTERED AGENTS, INC.; CAL-WESTERN RECONVEYANCE

CORPORATION OF WASHINGTON; ING DIRECT; ING BANK FSB; LATESSA

BROWN: COUNT 1: MAIL FRAUD, a violation of Title 18 U.S.C. § 1964(c)(d), Title

18 U.S.C. § 1341, and 18 U.S.C. § 2, to wit, the letter of instructions, sent interstate

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through the United States Mail, between ING, National Registered Agents, Inc., Unisearch Inc., and Cal-Western Reconveyance Corporation of Washington employing them to commence this foreclosure action was a knowingly false and fraudulent document knowingly and willfully made to injure Plaintiff's in their business or property.

SECOND CAUSE OF ACTION AGAINST UNISEARCH INC.; NATIONAL REGISTERED AGENTS, INC.; CAL-WESTERN RECONVEYANCE CORPORATION OF WASHINGTON; ING DIRECT; ING BANK FSB; LATESSA BROWN; COUNT 2: Mail Fraud Title 18 U.S.C. § 1341, a violation of Title 18 U.S.C. § 1964(c)(d), Title 18 U.S.C. § 1341, and Title 18 U.S.C. § 2, The letter of on or about May 2010 threatening foreclosure which was created and sent by Defendant ING BANK FSB falsely representing they had the standing (were the owners and holders of the note) to foreclose and sent to Plaintiff's herein through the United States Mail, intending that Plaintiff's falsely believe ING had standing to foreclose.

THIRD CAUSE OF ACTION AGAINST UNISEARCH INC.; NATIONAL REGISTERED AGENTS, INC.; CAL-WESTERN RECONVEYANCE CORPORATION OF WASHINGTON; ING DIRECT; ING BANK FSB; LATESSA BROWN; COUNT 3: Perjury in the first degree, RCW 9A.72.020, CHARGED AGAINST DEFENDANT ING, and Defendant Latessa Brown, an officer/employee of ING BANK FSB, in her knowingly false and fraudulent affidavit showing "proof of

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standing” as owner/holder of the note produced by Defendant ING and sent to Cal-Western dated May 5, 2010, whereas Defendant Latessa Brown knew ING BANK FSB was not the owner/holder of the Promissory Note/mortgage.

FOURTH CAUSE OF ACTION AGAINST UNISEARCH INC.; NATIONAL REGISTERED AGENTS, INC.; CAL-WESTERN RECONVEYANCE CORPORATION OF WASHINGTON; ING DIRECT; ING BANK FSB; LATESSA BROWN; COUNT 4: Mail Fraud, Title 18 U.S.C. § 1341 Defendant ING BANK FSB using the U.S. Mail to deliver the knowingly false and fraudulent “proof of standing” on May 5, 2010 to Defendant Cal-Western sent interstate through the United States Mail

FIFTH CAUSE OF ACTION AGAINST UNISEARCH INC.; NATIONAL REGISTERED AGENTS, INC.; CAL-WESTERN RECONVEYANCE CORPORATION OF WASHINGTON; ING DIRECT; ING BANK FSB; LATESSA BROWN; COUNT 5: Mail Fraud, Defendants herein using the United States Mail to send the Notice of Trustees Sale to Plaintiff’s August 19, 2010 which was a scheme and artifice to defraud Plaintiff’s and injure them in their property because at all times material hereto Defendants knew ING BANK FSB had no standing to initiate a foreclosure action against Plaintiff’s property.

31.
THE CONTINUING FRAUD

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On information and belief, the Defendants named herein operate their respective companies as quintessential racketeering enterprises engaged in continuing racketeering activity through the creation of known to be risky loans, represented to be "A" loans, so they may package and sell those loans to unsuspecting domestic and foreign investors. Defendants ING BANK FSB, et al, are experts in banking and economics. ING BANK FSB has access to market and economic trend data even otherwise sophisticated borrowers and investors do not have access to. Therefore, their vast knowledge and experience in these matters allow them the advantage of being able to see downward trends and able to predict which sectors of the economy are most likely to crash and cause their borrowers to default. Having huge numbers of their sold mortgage backed securities becoming worth less and less through nonperforming loans, defrauded private investors and sovereign funds managers put enormous legal pressure on the Banks to reimburse them for their losses. ING BANK FSB, and others, then, through fraudulent paper creation, race to fraudulently foreclose on those properties they no longer own or hold the Mortgage and Note to repay the angry investors they swindled in a manner that allows them to retain the money they were paid for the debt. Under their scheme, only the defrauded property owner and the United States suffer a loss. ING BANK FSB and the other named defendants will continue these illegal schemes until stopped.

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32.

PRAYER FOR RELIEF

Under the mandate of 18 U.S.C. 1964(c), inter alia

“Any person injured in his business or property by reason of a violation of section 1962 of this chapter may sue there for in any appropriate United States district court and shall recover threefold the damages he sustains and the cost of the suit, including a reasonable attorney’s fee, except that no person may rely upon any conduct that would have been actionable as fraud in the purchase or sale of securities to establish a violation of section 1962. The exception contained in the preceding sentence does not apply to an action against any person that is criminally convicted in connection with the fraud, in which case the statute of limitations shall start to run on the date on which the conviction becomes final.”

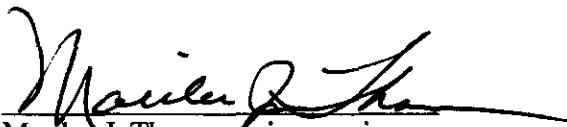
33.

The relief Plaintiff’s are entitled to under the law, should Defendants named herein fraudulently foreclose on Plaintiff’s property, will be determined at trial, but a preliminary analysis of the damages would be the loss of approximately \$4,000,000.00 (FOUR MILLION DOLLARS) in equity trebled to \$12,000,000.00 DOLLARS (TWELVE MILLION DOLLARS), plus the additional direct damages we have suffered to our business and property as a result of their racketeering activity, and whatever further relief the Court deems just.

Respectfully submitted this 24th Day of November 2010 under penalty of perjury
under the laws of the State of Washington and the United States of America that the
foregoing is true and correct to the best of my knowledge and belief.



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Camas, Washington 98607
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Marilee J. Thompson *in propria persona*, pro se
1111 SE 201st Avenue
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EXHIBIT 1



Casting a light and opening doors to your financial future.

(M) 360.737.3150

(F) 360.737.3347

(TF) 866.737.3150

4001 Main St., Vancouver Wa 98663

lighthousefinancialgroup.com

Customer RE-DISCLOSURE Letter

Enclosed are the necessary documents that need to be signed, dated and returned. There has been a change in your loan parameters and we are required by Federal and State regulations to provide you the borrower/s the RE-DISCLOSURES to reflect the changes that we discussed. Please complete and return the RE-DISCLOSURE originals ASAP as we can not go forward until we have received this information. If you have questions regarding the information I have provided you please contact me your Loan Specialist at #360-737-3150 ext.# _____. Thank you

Date of RE-DISCLOSURE mailed/sent to borrower/s: _____

MARILEE THOMPSON

Subject Address: 1111 SE 201ST AVE Camas, WA 98607

Loan Amount: 1,750,000

EXHIBITS SUBMITTED TO THE BORROWER/S AND THE FOLLOWING ARE: (check marked applied to loan)

- _____ 1008
- _____ Form 1003 Uniform Residential Loan Application
- _____ Good Faith Estimate
- _____ Truth in Lending
- _____ Rate Lock Agreement
- _____ OTHER:
- _____ OTHER:

I/We acknowledged that we have received the disclosures as noted above.

Borrower

Date

Co-Borrower

Date

Sheldon Harmon

Date sent to borrower/s

Uniform Underwriting and Transmittal Summary

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Borrower and Co-Borrower Information																							
Borrower Name MARLEE THOMPSON		SSN 478-82-3816																					
Co-Borrower Name		SSN																					
Property Address 1111 SE 201ST AVE, Camas, WA 98607																							
Property Type		Project Classification	Occupancy Status																				
<input type="checkbox"/> 1 unit <input type="checkbox"/> 2-4 units <input type="checkbox"/> Condominium <input type="checkbox"/> PUD <input type="checkbox"/> Co-op <input type="checkbox"/> Manufactured Housing <input type="checkbox"/> Single Wide <input type="checkbox"/> Multiwide		Freddie Mac <input type="checkbox"/> III Condo <input type="checkbox"/> II Condo <input type="checkbox"/> I Condo	<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Second Home <input type="checkbox"/> Investment Property																				
Additional Property Information		Number of Units 1 Sales Price \$ Appraised Value \$ 2,590,000																					
Property Rights		<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold																					
Project Name																							
Mortgage Information																							
Loan Type	Amortization Type	Loan Purpose	Lien Position																				
<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA/RHS	<input checked="" type="checkbox"/> Fixed-Rate—Monthly Payments <input type="checkbox"/> Fixed-Rate—Biweekly Payments <input type="checkbox"/> Balloon <input type="checkbox"/> ARM (type) <input type="checkbox"/> Other (specify)	<input type="checkbox"/> Purchase <input checked="" type="checkbox"/> Cash-Out Refinance <input type="checkbox"/> Limited Cash-Out Refinance (Fannie) <input type="checkbox"/> No Cash-Out Refinance (Freddie) <input type="checkbox"/> Home Improvement <input type="checkbox"/> Construction to Permanent	<input checked="" type="checkbox"/> First Mortgage Amount of Subordinate Financing \$ (If HELOC, include balance and credit limit) <input type="checkbox"/> Second Mortgage																				
Note Information		Mortgage Originator	Buydown																				
Original Loan Amount \$ 1,750,000 Initial P&I Payment \$ 11,495.25 Initial Note Rate 6.875 % Loan Term (in months) 360/360		<input type="checkbox"/> Seller <input type="checkbox"/> Broker <input type="checkbox"/> Correspondent Broker/Correspondent Name and Company Name:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Terms If Second Mortgage Owner of First Mortgage <input type="checkbox"/> Fannie Mae <input type="checkbox"/> Freddie Mac <input type="checkbox"/> Seller/Other Original Loan Amount of First Mortgage \$																				
Underwriting Information																							
Underwriter's Name		Appraiser's Name/License #																					
Appraisal Company Name																							
Stable Monthly Income		Present Housing Payment: \$																					
<table border="1"> <thead> <tr> <th></th> <th>Borrower</th> <th>Co-Borrower</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>Base Income</td> <td>\$ 39,650.00</td> <td>\$</td> <td>\$ 39,650.00</td> </tr> <tr> <td>Other Income</td> <td>\$</td> <td>\$</td> <td>\$</td> </tr> <tr> <td>Positive Cash Flow (subject property)</td> <td>\$</td> <td>\$</td> <td>\$</td> </tr> <tr> <td>Total Income</td> <td>\$ 39,650.00</td> <td>\$</td> <td>\$ 39,650.00</td> </tr> </tbody> </table>			Borrower	Co-Borrower	Total	Base Income	\$ 39,650.00	\$	\$ 39,650.00	Other Income	\$	\$	\$	Positive Cash Flow (subject property)	\$	\$	\$	Total Income	\$ 39,650.00	\$	\$ 39,650.00	Proposed Monthly Payments Borrower's Primary Residence First Mortgage P&I \$ 11,495.25 Second Mortgage P&I \$ Hazard Insurance \$ 180.00 Taxes \$ 1,793.22 Mortgage Insurance \$ HOA Fees \$ Lease/Ground Rent \$ Other \$ Total Primary Housing Expense \$ 13,378.47 Other Obligations Negative Cash Flow (subject property) \$ All Other Monthly Payments \$ 1,840.00 Total All Monthly Payments \$ 15,218.47	
	Borrower	Co-Borrower	Total																				
Base Income	\$ 39,650.00	\$	\$ 39,650.00																				
Other Income	\$	\$	\$																				
Positive Cash Flow (subject property)	\$	\$	\$																				
Total Income	\$ 39,650.00	\$	\$ 39,650.00																				
Qualifying Ratios		Loan-to-Value Ratios																					
Primary Housing Expense/Income 33.744 % Total Obligations/Income 38.385 % Debt-to-Housing Gap Ratio (Freddie) %		LTV 70.000 % CLTV/TLTV 70.000 % HCLTV/HTLTV %																					
Qualifying Rate		Level of Property Review																					
<input checked="" type="checkbox"/> Note Rate 6.875 % <input type="checkbox"/> % Above Note Rate % <input type="checkbox"/> % Below Note Rate % <input type="checkbox"/> Bought-Down Rate % <input type="checkbox"/> Other %		<input type="checkbox"/> Exterior/Interior <input type="checkbox"/> Exterior Only <input type="checkbox"/> No Appraisal Form Number:																					
Risk Assessment		Escrow (T&E)																					
<input type="checkbox"/> Manual Underwriting <input type="checkbox"/> AUS <input type="checkbox"/> DU <input type="checkbox"/> LP <input type="checkbox"/> Other AUS Recommendation DU Case ID/LP AUS Key LP Doc Class (Freddie)		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No																					
Representative Credit/Indicator Score		Community Lending/Affordable Housing Initiative <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No																					
Underwriter Comments		Home Buyers/Homeownership Education Certificate in file <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No																					

Seller, Contract, and Contact Information			
Seller Name		Contact Name	
Seller Address		Contact Title	
Seller No.		Contact Phone Number ext.	
Investor Loan No.		Contact Signature	
Seller Loan No.		Date	
Master Commitment No.			
Contract No.			

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower		Co-Borrower	
TYPE OF MORTGAGE AND TERMS OF LOAN Mortgage Applied for: <input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): _____ <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service			
Amount \$ 1,750,000		Interest Rate 6.875 %	No. of Months 360/360
Amortization Type: <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): _____		<input type="checkbox"/> GPM <input type="checkbox"/> ARM (type): _____	
PROPERTY INFORMATION AND PURPOSE OF LOAN Subject Property Address (street, city, state, & ZIP) 1111 SE 201ST AVE, Camas, WA 98607 County: Clark Legal Description of Subject Property (attach description if necessary) _____			
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): _____ <input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent			Property will be: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment No. of Units 1 Year Built _____
Complete this line if construction or construction-permanent loan. Year Lot Acquired _____ Original Cost \$ _____ Amount Existing Liens \$ _____ (a) Present Value of Lot \$ _____ (b) Cost of Improvements \$ _____ Total (a+b) \$ _____			
Complete this line if this is a refinance loan. Year Acquired 2005 Original Cost \$ 1,900,000 Amount Existing Liens \$ _____ Purpose of Refinance Cash-Out/Debt Consolidation Describe Improvements _____ Cost \$ _____			
Title will be held in what Name(s) MARILEE THOMPSON RICK BOWLER		Manner in which Title will be held JOINT TENANTS Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date) _____	
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) Equity from Subject Property			
BORROWER INFORMATION Borrower's Name (Include Jr. or Sr. if applicable) MARILEE THOMPSON Social Security Number 478-62-3016 Home Phone (incl. area code) 360-317-2646 DOB (mm/dd/yyyy) 07/06/1950 Yrs. School _____ <input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (Include single, divorced, widowed) <input type="checkbox"/> Separated Dependents (not listed by Co-Borrower) no. _____ ages _____ Present Address (street, city, state, ZIP) 1111 SE 201ST AVE, Camas, WA 98607 <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 2 No. Yrs. Mailing Address, if different from Present Address _____			
Co-Borrower's Name (Include Jr. or Sr. if applicable) _____ Social Security Number _____ Home Phone (incl. area code) _____ DOB (mm/dd/yyyy) _____ Yrs. School _____ <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (Include single, divorced, widowed) <input type="checkbox"/> Separated Dependents (not listed by Borrower) no. _____ ages _____ Present Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. Mailing Address, if different from Present Address _____			
If residing at present address for less than two years, complete the following: Former Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. Former Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. Former Address (street, city, state, ZIP) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.			

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer ONE PACIFIC CORP 315 SE WESTRIDGE BLVD Camas, WA 98607	<input checked="" type="checkbox"/> Self Employed	Yrs. on this job 22 yrs Yrs. employed in this line of work/profession 22	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job Yrs. employed in this line of work/profession
Position/Title/Type of Business OWNER	Business Phone (incl. area code) 360-264-0779	Position/Title/Type of Business	Business Phone (incl. area code)		
<i>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</i>					
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$			Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 39,850.00	\$	\$ 39,850.00	Rent	\$	
Overtime				First Mortgage (P&I)		\$ 11,496.25
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		150.00
Dividends/Interest				Real Estate Taxes		1,703.22
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "Describe other income" below)				Homeowner Assn. Dues		
				Other:		
Total	\$ 39,850.00	\$	\$ 39,850.00	Total	\$	\$ 13,379.47

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.

Completed ☒ Jointly ☐ Not Jointly

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance	
Description		Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.			
Cash deposit toward purchase held by:	\$				
<i>List checking and savings accounts below</i>					
Name and address of Bank, S&L, or Credit Union RIVERVIEW BANK		Name and address of Company COLUMBIA CREDIT UNION 201ST AVE	\$ Payment/Months	\$	
Acct. no. 01089100046	\$ 26,157 4,173.347	Acct. no. 35537302	* 4,172	887,319	
Name and address of Bank, S&L, or Credit Union RIVERVIEW BANK		Name and address of Company RIVERVIEW COMMUNITY BANK 315 SE WESTERIDGE	\$ Payment/Months	\$	
Acct. no. 55000 0273	\$ 26,847 19,506	Acct. no. 110006695	(1,965)	246,135	
Name and address of Bank, S&L, or Credit Union CAPITAL PACIFIC BANK		Name and address of Company FIRST NATIONAL BANK 123 FARM RD	\$ Payment/Months	\$	
Acct. no. 110005295	\$ 16,944 28,982	Acct. no. 80000090000008367	(1,100)	107,354	
Stocks & Bonds (Company name/number description)	\$	Name and address of Company COLUMBIA CREDIT	\$ Payment/Months	\$	
Life Insurance net cash value	\$	Acct. no. 35537301	813	14,110	
Face amount \$		Name and address of Company FORD CREDIT	\$ Payment/Months	\$	
Subtotal Liquid Assets	\$ 1,219,907	Acct. no.	379	12,948	
Real estate owned (enter market value from schedule of real estate owned)	\$ 5,586,415 5,586,415	Name and address of Company RIVERVIEW COMM	\$ Payment/Months	\$	
Vested interest in retirement fund	\$	315 SE WESTERIDGE DR			
Net worth of business(es) owned (attach financial statement)	\$	Acct. no. 1001-7070	(378)	12,454	
Automobiles owned (make and year)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$		
Other Assets (itemize)	\$	Job-Related Expense (child care, union dues, etc.)	\$		
		Total Monthly Payments	\$ 1,840		
Total Assets a.	\$ 6,806,307	Net Worth (a minus b)	\$ 5,586,683	Total Liabilities b.	\$ 1,123,644

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
1111 SE 201ST AVE CANAS, WA 98607	SFR	\$ 2,400,000	\$ 696,415	\$	\$ 4,173	\$ 1,853	\$
315 SE WESTERIDGE BV CANAS, WA	SFR	650,000	249,110	1,965	1,965		
FARM HAWLET MN		239,400	110,894	363	1,100		
* See page 5 for the additional properties		Totals	\$ 5,586,400	\$ 1,755,419	\$ 2,328	\$ 7,238	\$ 1,853

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name

Creditor Name

Account Number

VI. DETAILS OF TRANSACTION		VII. DECLARATIONS	
a. Purchase price	\$	If you answer "Yes" to any questions a through l, please use continuation sheet for explanation.	
b. Alterations, improvements, repairs			
c. Land (if acquired separately)			
d. Refinance (incl. debts to be paid off)	697,319.00		
e. Estimated prepaid items	5,469.66		
f. Estimated closing costs	13,020.00		
g. PMI, MIP, Funding Fee			
h. Discount (if Borrower will pay)			
i. Total costs (add items a through h)	715,808.66		
j. Subordinate financing			
k. Borrower's closing costs paid by Seller			
l. Other Credits (explain)			
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	1,750,000.00		
n. PMI, MIP, Funding Fee financed			
o. Loan amount (add m & n)	1,750,000.00		
p. Cash from/to Borrower (subtract j, k, l & o from i)	-1,034,191.34		
		<p>a. Are there any outstanding judgments against you?</p> <p>b. Have you been declared bankrupt within the past 7 years?</p> <p>c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?</p> <p>d. Are you a party to a lawsuit?</p> <p>e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)</p> <p>f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.</p> <p>g. Are you obligated to pay alimony, child support, or separate maintenance?</p> <p>h. Is any part of the down payment borrowed?</p> <p>i. Are you a co-maker or endorser on a note?</p> <p>j. Are you a U. S. citizen?</p> <p>k. Are you a permanent resident alien?</p> <p>l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.</p> <p>m. Have you had an ownership interest in a property in the last three years?</p> <p>(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?</p> <p>(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?</p>	

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgment. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature <i>X</i> <i>M. Harmon</i>	Date 1-25-08	Co-Borrower's Signature <i>X</i>	Date
---	-----------------	-------------------------------------	------

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER		CO-BORROWER	
<input type="checkbox"/> I do not wish to furnish this information		<input type="checkbox"/> I do not wish to furnish this information	
Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino	Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White	Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex:	<input checked="" type="checkbox"/> Female <input type="checkbox"/> Male	Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male
To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input checked="" type="checkbox"/> Telephone <input type="checkbox"/> Internet		Name and Address of Interviewer's Employer Lighthouse Financial Group-610-MB-23261 4001 MAIN ST Vancouver, WA 98663 (P) 360-737-3150 (F) 360-737-3347	
Interviewer's Name (print or type) Sheldon Harmon Interviewer's Signature <i>[Signature]</i> Interviewer's Phone Number (incl. area code) 360-737-3150		Date 1/25/08	

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.

Borrower:
MARILEE THOMPSON
Co-Borrower:

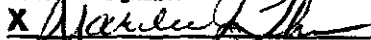
Agency Case Number:

Lender Case Number:

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union		Name and address of Company WELLS FARGO BANK	\$ PayL/Mos.	\$
Acct. no.	\$	Acct. No.	217	10,639
Name and address of Bank, S&L, or Credit Union		Name and address of Company WELLS FARGO BANK	\$ PayL/Mos.	\$
Acct. no.	\$	Acct. No.	165	8,941
Name and address of Bank, S&L, or Credit Union		Name and address of Company GEMBUJCP	\$ PayL/Mos.	\$
Acct. no.	\$	Acct. No.	102	7,670
Name and address of Bank, S&L, or Credit Union		Name and address of Company AMEX	\$ PayL/Mos.	\$
Acct. no.	\$	Acct. No.	85	4,793
Name and address of Bank, S&L, or Credit Union		Name and address of Company THD/CBSO	\$ PayL/Mos.	\$
Acct. no.	\$	Acct. No.	49	879
Name and address of Bank, S&L, or Credit Union		Name and address of Company BK OF AMERICA	\$ PayL/Mos.	\$
Acct. no.	\$	Acct. No. 9782	15	371
Name and address of Bank, S&L, or Credit Union		Name and address of Company BANK OF AMERICA	\$ PayL/Mos.	\$
Acct. no.	\$	Acct. No. 8398	15	30

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:



Date

1-25-08

Co-Borrower's Signature:

X

Date

Fannie Mae Form 1003 07/05
CALYX Form 1003 Lnspsast.fm 9/05

Page 5 of 5

Freddie Mac Form 65 07/06

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.

Borrower:	MARLEE THOMPSON
Co-Borrower:	

Agency Case Number:	
Lender Case Number:	

VI. ASSETS AND LIABILITIES

Schedule of Real Estate Owned

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)

Type of Property

**Present
Market Value**

**Amount of
Mortgages & Liens**

**Gross
Rental Income**

Mortgage Payments

**Insurance,
Maintenance,
Taxes & Misc.**

**Net
Rental Income**

~~WEISERIDGE PLACE LOTS~~

40,000

①

4

UNIVERSITY COURTYARD

1,500,000

700,000

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature:

Date:

Co-Borrower's Signature:

Date: _____

X Marlene J. ...

1-25-07

	X
--	---

Family Mass Form 1003 07/05
CALYX Form Insp5rec.fm 09/05

Page 5 of 5

Freddie Mac Form 65 07/05

Applicants: MARLEE THOMPSON
 Property Addr: 1111 SE 201ST AVE, Camas, WA 98607
 Prepared By: LIGHTHOUSE FINANCIAL GROUP-810-MB-23261 Ph. 360-737-3160
 4001 MAIN ST, Vancouver, WA 98663

Application No: THOMPSON, I EE
 Date Prepared: 12/27/2007
 Loan Program:

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates-actual charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 settlement statement which you will be receiving at settlement. The HUD-1 settlement statement will show you the actual cost for items paid at settlement.

Total Loan Amount \$	1,750,000	Interest Rate:	6.875 %	Term:	360 / 360 rate
801	Loan Origination Fee				
802	Loan Discount				
803	Appraisal Fee			400.00	
804	Credit Report				
805	Lender's Inspection Fee				
808	Mortgage Broker Fee	0.600% + \$	985.00	9,345.00	
809	Tax Related Service Fee				
810	Processing Fee			485.00	
811	Underwriting Fee			825.00	
812	Wire Transfer Fee				

1100	Closing or Escrow Fee:	to your settlement company		550.00	
1106	Document Preparation Fee				
1108	Notary Fees			60.00	
1107	Attorney Fees				
1108	Title Insurance:	to your title company		1,180.00	
	Sub Escrow Fee to your title company				

1201	Recording Fees:	to your County recorder		195.00	
1202	City/County Tax Stamps:				
1203	State Tax Stamps:				

1302	Pest Inspection				
	Consent loan fees (if any)				

901	Interest for	days @ \$	334,3014	per day	
902	Mortgage Insurance Premium				
903	Hazard Insurance Premium				
904					
905	VA Funding Fee				

1001	Hazard Insurance Premium	2 months @ \$	180.00	per month	
1002	Mortgage Ins. Premium Reserves	months @ \$		per month	
1003	School Tax	months @ \$		per month	
1004	Taxes and Assessment Reserves	3 months @ \$	1,703.22	per month	
1005	Flood Insurance Reserves	months @ \$		per month	
		months @ \$		per month	

TOTAL ESTIMATED SETTLEMENT CHARGES	18,488.66
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820 Lender Yield Spread Premium Paid to Broker 2.125% =	37,187.50
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Purchase Price/Peroff (+)	687,319.00	New First Mortgage (-)		Principal & Interest	11,486.35
Loan Amount (-)	1,750,000.00	Sub. Financial (-)		Other Financing (P & I)	
Est. Closing Costs (+)	18,488.66	New 2nd Mkt Closing Costs (-)		Hazard Insurance	160.00
Est. Prepaid Items/Reserves (+)	6,465.94			Real Estate Taxes	1,703.22
Amount Paid by Seller (-)				Mortgage Insurance	
				Homeowner's Assn. Dues	
				Other	

Total Est. Funds to you	1,034,191.34	Total Monthly Payment	13,374.47
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☒ This Good Faith Estimate is being provided by LIGHTHOUSE FINANCIAL GROUP-810-MB-23261, a mortgage broker, and no lender has been obtained. These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your mortgage broker or lender, if your application is to purchase residential real property and the lender will take a first lien on the property. The undersigned acknowledges receipt of the booklet "Settlement Costs," and if applicable the Consumer Handbook on ARM mortgages.

Applicant: MARLEE THOMPSON Date: 1-25-08

Copy Form 910, J191 11/01



11/26/10 3:15 PM
[F] 360... 3347
[TF] 866.737.3150
4001 Main St., Vancouver Wa 98663
lighthousefinancialgroup.com

Rate Lock-in Agreement Disclosure Form

Borrower understands that quoted rates reflect the currently available lending rate only. RATES CHANGE WITHOUT NOTICE. THERE IS NO RATE GUARANTEE FOR UNLOCKED LOANS. A LOAN IS NOT LOCKED UNTIL AN AGREEMENT HAS BEEN ACHIEVED BETWEEN THE MORTGAGE BROKER AND A SPECIFIC LENDING INSTITUTION, AND THE BORROWER HAS ENTERED INTO A SIGNED LOCK AGREEMENT WITH THE MORTGAGE BROKER. A locked loan is assigned a specific expiration period within which time the borrower must not only sign the documents, but the loan must fund. The lender's decision to make a loan is based on numerous factors, many of which are outside of the mortgage broker's control. Your loan cannot be closed until it has been underwritten, approved, and properly documented. We will strive to obtain all of the required information so that a lending determination can be made, and the loan funded within the lock-in period. However, neither the mortgage broker nor the lender IS OBLIGATED TO MAKE A LOAN TO YOU.

We have chosen NOT TO LOCK our loan, and we understand that our RATE IS SUBJECT TO CHANGE without notification. If we choose to lock-in rate subsequent to this disclosure, we will be delivered a Rate Lock Agreement/Disclosure within three (3) days of the agreement, including Saturdays, along with another copy of this disclosure.

Borrower(s) initials _____

I/We have Chosen TO LOCK our loan, and have completed a Rate Lock Agreement/Disclosure with the mortgage broker.

Borrower (s) initials _____

If I/We have paid a fee in conjunction with this interest rate lock, the conditions for refund of such fee will be contained in the Rate Lock Agreement/Disclosure Form signed by me/us.

Borrower (s) initials _____

DFI MODEL RATE LOCK AGREEMENT/DISCLOSURE FORM

Lighthouse Financial Group, is please to confirm a rate on your mortgage loan subject to the terms and conditions in the agreement, Lighthouse Financial Group has negotiated your lock with one of our lender relationships. Lighthouse Financial Group makes no warranties for the lender regarding the lender's ability or willingness to deliver such lock. The lock is facilitated by an agreement between Lighthouse Financial Group and the lender. The cost, terms, duration, and conditions of the lock-in agreement are detailed below.

MARILEE THOMPSON
1111 SE 201ST AVE Camas WA 98607

Loan Amount: \$1,750,000 Loan Type: Conv/ First Loan Program: 360
(Fixed, ARM, HELOC, lien position, etc.) (Frequency of ARM, etc)

TERMS

Interest Rate 6.875 Discount Points 0 Loan Fee \$ 9840 Lock-in Fee \$ 0.00
(Total Fee to Broker)

Lock Date 11/01/08 Lock Days (#) 15 This lock-in agreement will expire on (date) 11/25/08

Special lock-in options are as follow: _____

CONDITIONS

The above lock-in terms are valid until the expiration date shown above. Your loan must close and fund (disbursement of funds by the lender) by the expiration date. In the event that your loan does not fund on or before the lock expiration date, the loan must be re-locked at the "higher of" the previous lock price or current scheduled pricing using the same lock option. A re-lock is not automatic upon expiration. In some cases the loan program under which you are locked may be discontinued by the lender subsequent to expiration of the lock.

REFUND OF LOCK-IN FEE

Your lock-in fee _____ is X is NOT refundable. If refundable, see conditions below.

Conditions for refund of the lock-in fee: Zero

I/We understand and agree to the terms contained in the lock-in agreement.

Marilee Thompson
MARILEE THOMPSON

Date 1-25-08

[Signature]
Loan Representative

Date 11/25/08

TRUE-IN-LEND DISCLOSURE STATEMENT

(THIS IS NEITHER A C. ACT NOR A COMMITMENT TO LEND)

Applicants: MARILEE THOMPSON
 Property Address: 1111 SE 201ST AVE
 Camas, WA 98607
 Application No: THOMPSON, MARILEE

Prepared By: LIGHTHOUSE FINANCIAL GROUP-810-MB-23261
 4001 MAIN ST
 Vancouver, WA 98663
 360-737-3160
 Date Prepared: 12/27/2007

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid after making all payments as scheduled
6.938 %	\$ 2,300,876.37	\$ 1,788,786.00	\$ 4,138,666.37

☐ REQUIRED DEPOSIT: The annual percentage rate does not take into account your required deposit
 PAYMENTS: Your payment schedule will be:

Number of Payments	Monthly Beginning	Monthly Beginning	Monthly Beginning
--------------------	-------------------	-------------------	-------------------

360 11,496.25
 1 11,801.82

☐ DEMAND FEATURE: This obligation has a demand feature.
☐ VARIABLE RATE FEATURE: This loan contains a variable rate feature. A variable rate disclosure has been provided earlier.

CREDIT LIFE/CREDIT DISABILITY: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Type	Premium	Signature
Credit Life		I want credit life insurance. Signature:
Credit Disability		I want credit disability insurance. Signature:
Credit Life and Disability		I want credit life and disability insurance. Signature:

INSURANCE: The following insurance is required to obtain credit:

☐ Credit life insurance ☐ Credit disability ☐ Property insurance ☐ Flood insurance

You may obtain the insurance from anyone you want that is acceptable to creditor

☐ If you purchase ☐ property ☐ flood insurance from creditor you will pay \$ for a one year term.

SECURITY: You are giving a security interest in:

☒ The goods or property being purchased ☐ Real property you already own.

FILING FEES: \$

LATE CHARGE: If a payment is more than 15 days late, you will be charged 5.900 % of the payment

PREPAYMENT: If you pay off early, you

☒ may ☐ will not have to pay a penalty.

☐ may ☒ will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone buying your property

☐ may ☐ may, subject to conditions ☐ may not assume the remainder of your loan on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties

☐ * means an estimate ☒ all data and numerical disclosures except the late payment disclosures are estimates.

* NOTE: The Payments shown above include reserve deposits for Mortgage Insurance (if applicable), but exclude Property Taxes and Insurance.

THE UNDERSIGNED ACKNOWLEDGES RECEIVING A COMPLETED COPY OF THIS DISCLOSURE.

Marilee Thompson 1-25-08
 MARILEE THOMPSON (Applicant) (Date)

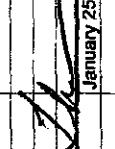
(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

(Lender) (Date)

Real Estate Spreadsheet

The following are our real estate holdings as included in our financial statement dated: 06/30/07									
Property Name Street Address City & State	Title Vesting In The Name Of:	Percent of Ownership	Property Description	Present Market Value	Property Details	Holder Of Mortgage Account Number	Account Balance	Equity	Monthly Payment
1. Port Real Estate Corporation One Pacific Corporation	Marilee and Rick	100%	Real Estate Brokerage & Development Corporations	\$ 3,000,000	1120 corporations Port Real Estate One Pacific	N/A	\$ -	\$ 3,000,000	none
2. 192nd Ave Station	192nd Ave, Station, LLC Marilee and Rick	100%	Retail / Hotel Development (Appraisal)	\$ 8,440,000	Joint venture on west 5.5 acres plus 10.35a east	Riverview Bank	\$ 3,065,209	\$ 5,374,791	none
3. Centerpointe II	Centerpointe II LLC Marilee and Rick	100%	Office Land (Estimate)	\$ 580,000	1.1 Acre Office building land Centerpointe	Bay Bank	\$ 443,500	\$ 136,500	none
4. Eastgrove Townhomes	Eastgrove, LLC Marilee and Rick	100%	Townhouses (Appraisal)	\$ 2,250,000 \$ 1,725,000	six completed units 23 vacant lots	Liberty Bank Capital Pacific Bank	\$ 1,914,000 \$ 1,042,000	\$ 336,000 \$ 779,958	sales none
5. Ambiance @ Camas Meadows	Lorg Drive, LLC Marilee and Rick	100%	Mixed use project (Appraisal)	\$ 2,936,373 \$ 5,872,747	13.48 Acres Office park land	Columbia Credit Union Vanport Manufacturing	\$ 1,500,000 \$ 2,700,000	\$ 1,536,513 \$ 3,073,026	none none
6. Two Creeks @ Camas Meadows	Pacific Links, LLC Marilee and Rick	100%	Condominiums (Appraisal)	\$ 7,000,000 \$ 13,700,000 \$ 12,385,000	10 finished units 19 shell units 91 finished lots	Columbia Credit Union Columbia Credit Union Vanport Manufacturing	\$ 5,800,000 \$ 10,800,000 \$ 6,300,000	\$ 1,200,000 \$ 2,800,000 \$ 6,085,000	sales sales none
7. The Crossing	Three J's & H, LLC Marilee and Rick	100%	Apartment Land (Appraisal)	\$ 5,500,000	apartment land - 7.46A	Liberty Bank	\$ 3,288,658	\$ 2,210,342	none
8. University Courtyard	Marilee/One Pacific	100%	Apartment Land (Assessment)	\$ 1,500,000	apartment land-5A	Tri-Talent Funding	\$ 700,000	\$ 800,000	none
10. Westbridge Place	Marilee/One Pacific	100%	Office (Assessment/Comps)	\$ 650,000	house for sale	Riverview Bank	\$ 247,100	\$ 402,900	1,965
12. Hertranson Hostel	Marilee/Cheri	100%	Residence	\$ 239,400	secondary residence	Bank of Hawley	\$ 108,000	\$ 131,400	1,100
13. 1111 SE 201st Ave	Marilee/Rick	100%	Residence (Appraisal)	\$ 2,500,000	primary residence	Columbia Credit Union	\$ 705,270	\$ 1,694,730	4,200
Totals				\$ 69,928,520			\$ 38,714,737		
 Rick R. Bowler Rick R. Bowler January 25, 2008							NET \$ 30,213,783		

hp fax 1240

Log for

One Pacific Corp 3602547855 -- 1/25/2008 5:17PM

Last Transaction

Date	Time	Type	Identification	Duration	Pages	Result
01/25	05:12p	Fax Sent	7373347	4:43	13	OK
